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ABSTRACT

This guide answers questions for high school graduates moving away from home for the first time. The question and answer format begins with reasons for moving and offers ways of finding information about a new town before leaving, meeting people, and fighting homesickness and indecision. Practical advice is presented on money management and budgeting and a budget worksheet is provided. Other topics include finding a place to live, transportation, adjusting to a new home town, and finding a bank. Additional advice covers travelling to a new town safely. A planning check list and calendar are included. (JAC)

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MOVING?

A Relocation Guide

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Thank You!

We would like to acknowledge the help of Patrick Kolinsky and the other job placement directors in Michigan's Upper Peninsula who provided many of the ideas that appear here. This group has been helping high school graduates relocate for years, and their shared experience is the foundation of this guide. These ideas were expanded by the project advisory committee to better reflect the needs of youth throughout the state, their suggestions were most helpful.

A number of other people made contributions to the success of the project and without their support we would not have been able to provide this service to our students. Gertrude Bonaparte, in her dual role as advisory committee member and contact person within the Michigan Department of Education, provided guidance in both developing the content of the guide and in the financial and organizational aspects of the project. Gloria Kielbaso and her staff at the Vocational Education Resource Center provided assistance in production, distribution, and promotion. Bonnie Groh, Mignonne Kinder, Sara Lincoln, and Carolyn Logan reviewed the draft for bias and offered valuable suggestions.

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MOVING?

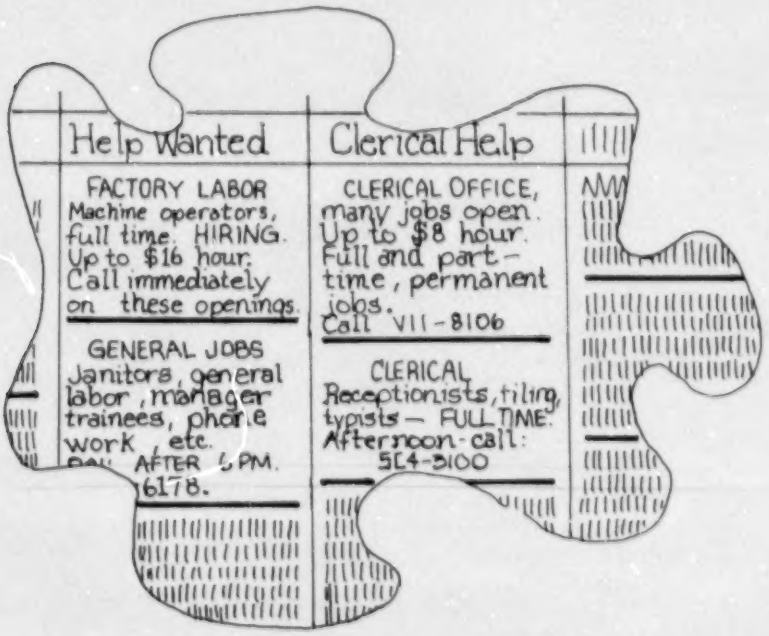
This book will help you answer some of your questions about moving to a new area or community.

The answers to some questions are short, but others are long and complicated. This is because many questions about life and living don't have short, easy answers.

We want your move to be successful, so we're sharing some information and ideas with you that have helped other people when they moved. We assume you know how to hunt for a job (If you have questions about that, contact your job placement office.) and that you will be able to find a job in the area you choose.

We'll start with some questions about moving away from your friends, family, and home. Then we'll look at questions about money, housing, transportation, and getting to know your new hometown. Finally, there's a section on traveling and a checklist and calendar to help you with your planning.

Moving away from home for the first time can be a great adventure. It is the beginning of your life as an independent adult. Good luck!


Help Wanted
Clerical Help
FACTORY LABOR
Machine operators, full time. HIRING. Up to $16 hour. Call immediately on these openings.
CLERICAL OFFICE, many jobs open. Up to $8 hour. Full and part-time, permanent jobs. Call VII-8106
GENERAL JOBS
Janitors, general labor, manager trainees, phone work etc.
AFTER 5 PM.
6178.
CLERICAL
Receptionists, filing, typists — FULL TIME. Afternoon call: 514-3100

LEAVING HOME AND BEGINNING A NEW LIFE

WHY SHOULD I MOVE?

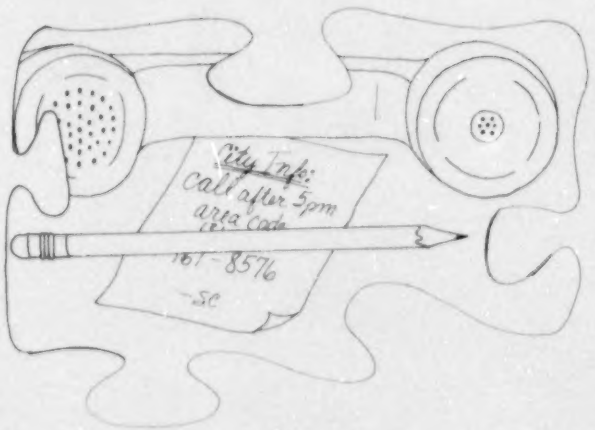
Having a good reason for moving to another area will help you with the hard times that you will go through. These are reasons why others have moved. They may help you come up with your own reasons for moving.

- There aren't any local jobs in my career area.
- Better pay.
- Growing industries with chances for advancement.
- Getting away from home.
- Moving to be nearer to a girlfriend or boyfriend.
- A more pleasant climate.
- Wanting to try something new and different.
- Moving with a group of friends.
- Being close to a school where I can get more training.
- There's nothing going on back home - I want "to be where the action is".

ARE THERE WAYS TO FIND OUT ABOUT A NEW TOWN BEFORE I MOVE?

The more you know before you move, the better your chances of success will be. You will want to find out about jobs, climate, and housing. There are a number of ways to get information about the places you are considering before you go.

- Your best source of information on jobs, wages, weather, housing, and living conditions is someone who lives in the area you are thinking about. Call them and ask what things are like. If you don't know anyone there, ask around until you find a friend who knows someone you can call. Information from people who have moved from your area will be helpful because they will be more likely to see things the way you do. For example, some people from the North have a lot of trouble with the heat when they move to the South, but people who have always lived there aren't bothered. There are also areas of the country that are slow to welcome people from other regions. The phone call will cost some money, but a lot less than moving or traveling there to look for yourself.
- The job placement office in your school may have information on a number of towns.
- Write the Chamber of Commerce in the town you are considering and they will send a package of information.



- The local library may have information on the area you are thinking about; if not the town, they may be able to give you some things on the region. The library may also have telephone books for the cities you are considering.
- Many large cities have a Traveler's Aid Society that can give you some help in avoiding problems. They mainly work with people who run into problems while traveling.

WHY SHOULD I THINK OF THIS MOVE AS "PERMANENT"?

It will be easier to become a part of your new area if you think of it as "home".

Employers want to hire people who plan to stay in the area. It is expensive for an employer to train a new person, so they don't want someone who is going to leave after a couple of months.

Your work record will look better if you keep your first job for at least a year. Employers like people who are stable and don't jump from job to job.

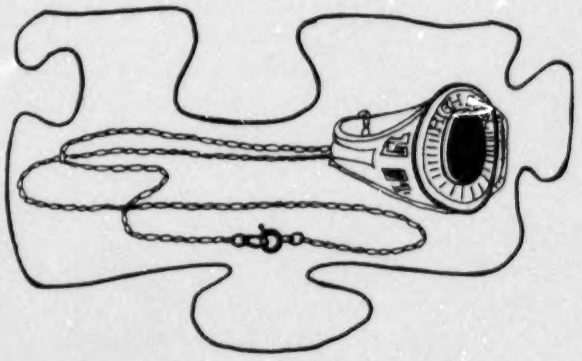
This means making a commitment to your new hometown. You will still have ties with your "old" hometown, but moving will be more successful if you start working at making the new city your "hometown".

CAN YOU GUARANTEE I'LL BE HAPPY?

No! No one can guarantee your happiness. We can try to help, but you have to do the work. You will need to have a reason for moving that will be good enough to keep you in your new hometown for at least a year. You will need to deal with the loneliness that comes with leaving your family and friends. And you will need to handle housing, meals, budgeting, roommates, neighbors, transportation, and a dozen other problems that will come up during the first year. For many people this is the hardest part of leaving home. Having to take complete responsibility for your life can be overwhelming. Most people who return home after moving away weren't prepared for life on their own. If you prepare and plan ahead, you will improve your chances. It's not always easy, but you can do it. By working at it **you** can increase your chances of being happy.

I CAN'T STAND TO BE AWAY FROM MY GIRLFRIEND/BOYFRIEND–SHOULD I GIVE UP THE IDEA OF MOVING?

For many people this is the most difficult part of moving. It is important that the two of you talk about this and be very honest with each other. You may be able to handle this by planning so that you know when you will be apart, for how long, and when you can count on being together again. If you can't work something out, it may be better to postpone, or not leave at all if you just can't bear to be separated. Some couples can handle these things quite well. For others it is very, very difficult, and the person who left often returns home after a short time. This hurts. Their work record has a bad spot on it. They have the expense of moving again. They have to try to find a job at home where it may be quite difficult. And they feel as though they have somehow failed to live up to their own expectations. All these things tend to strain the couple's relationship and break-ups often occur within a few weeks.



Dealing with the changes in this relationship may be the most difficult part of moving. It is possible, but it will take a lot of patience, trust, and understanding from both of you.

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I FEEL HOMESICK–ISN'T THAT CHILDISH?

Loneliness, homesickness, and missing friends are all to be expected when you leave home to live and work in a new area. Things are different. The people are different. You don't feel quite comfortable, no matter where you go. You can expect to feel these things and the best way to handle them is to face up to it. Admit you're lonely, homesick, and miss your friends back home. These are natural feelings. You can overcome most of the problem by going out, doing things that interest you, and meeting new people who enjoy doing the same things you do.

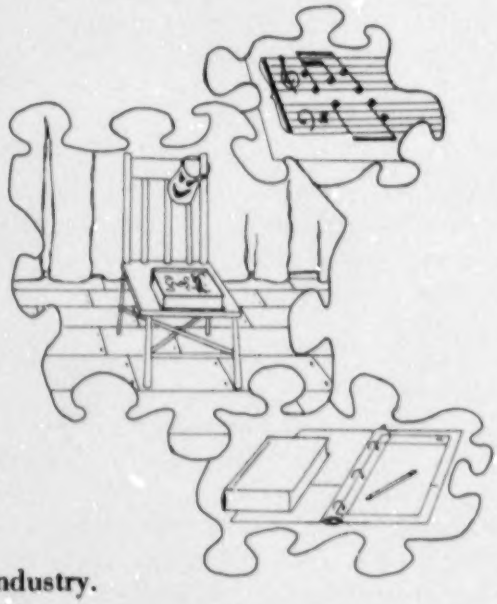
Having someone to move with you can help the loneliness. You'll have someone to talk to and share new experiences. A lot of times it is easier to try new things when you have someone to do them with.

Homesickness is usually the worst after the first extended visit home. You enjoy being with your family again, meeting old friends, and doing familiar things in familiar places. You hate to go back and find that you really miss everything at home. This is a tough time and the urge to quit and go back home can be almost overpowering. Once again, the best way to overcome that urge is to get busy doing other things you enjoy in your new location. Go out – Get busy – In a few days you'll feel better!

HOW DO I MEET PEOPLE AND MAKE NEW FRIENDS?

You'll have to go out and make friends. You're the stranger – the new person in town. You can't expect people to come to you; you have to go to them. The best place to find new friends is in a group of people who enjoy doing the same things you do. Here is a list of organizations and activities that don't cost a lot of money – pick the ones that appeal to you.

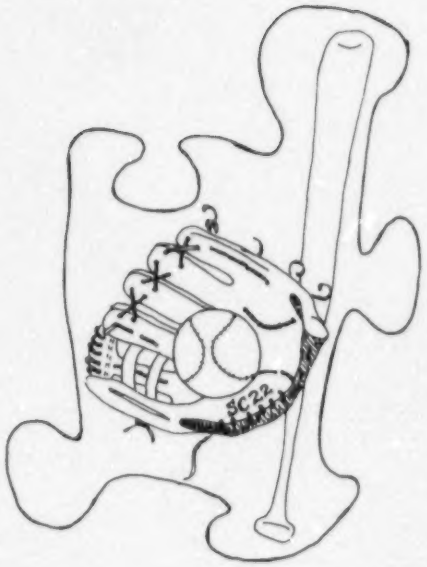
Religions/Social Groups
Community band or chorus
Big Brothers/Big Sisters
Sports Clubs
Volunteer organizations like Red Cross
Jaycees
Ski Club
Community College classes
YWCA/YMCA
Sports Leagues (baseball, bowling, softball, pool)
Community Center activities
Stock Car Racing Association
Community School classes
Social/Service Clubs
Political Party organization
Community theater
Boy Scouts/Girl Scouts
Professional organizations within your business or industry.



That should start you thinking and you'll be able to add more.

How do you find these groups?

- Check the newspaper for meeting announcements.
- Ask the clergy at your place of worship about your new area.
- Get a list of clubs and organizations from the Chamber of Commerce.
- Talk to people at work about what they do.
- If there is a store that sells supplies for your hobby, ask if there is a club in the area for your hobby.
- The leader of clubs you used to belong to can tell you how to contact that group in your new town.
- Ask if your company sponsors a bowling team, softball team, or other group you might be interested in.
- Call the City Recreation Department or Parks Department.



The main thing is to get out and try it. Going into a new group isn't easy, but keep trying and soon you'll be an accepted member.

One last word about making new friends. It is natural to want to make friends and be part of the crowd. When you look for new friends, look at their values (the things they think are important) and their attitudes. If you aren't comfortable with what you see, look for others. Find friends that have values and interests that are similar to yours and whom you can enjoy being with.

HOW CAN I BE SURE MOVING IS THE RIGHT THING TO DO?

There are no guarantees.

- If you have a good reason for moving.
- If you have an understanding with your girlfriend/boyfriend.
- If you think you can handle breaking some of your ties with family and friends.
- If the chances of finding a job in the new area are good.
- If you have the money you will need to get by until the paychecks start.
- If **you want** to move.

Then it is probably a good idea. These are "ifs" that you have to decide for yourself. Remember, **you** are the one who is moving. **You** are the one who has to deal with the problems. **Don't** let others make the decision for you.

Good luck.

MONEY AND BUDGETING

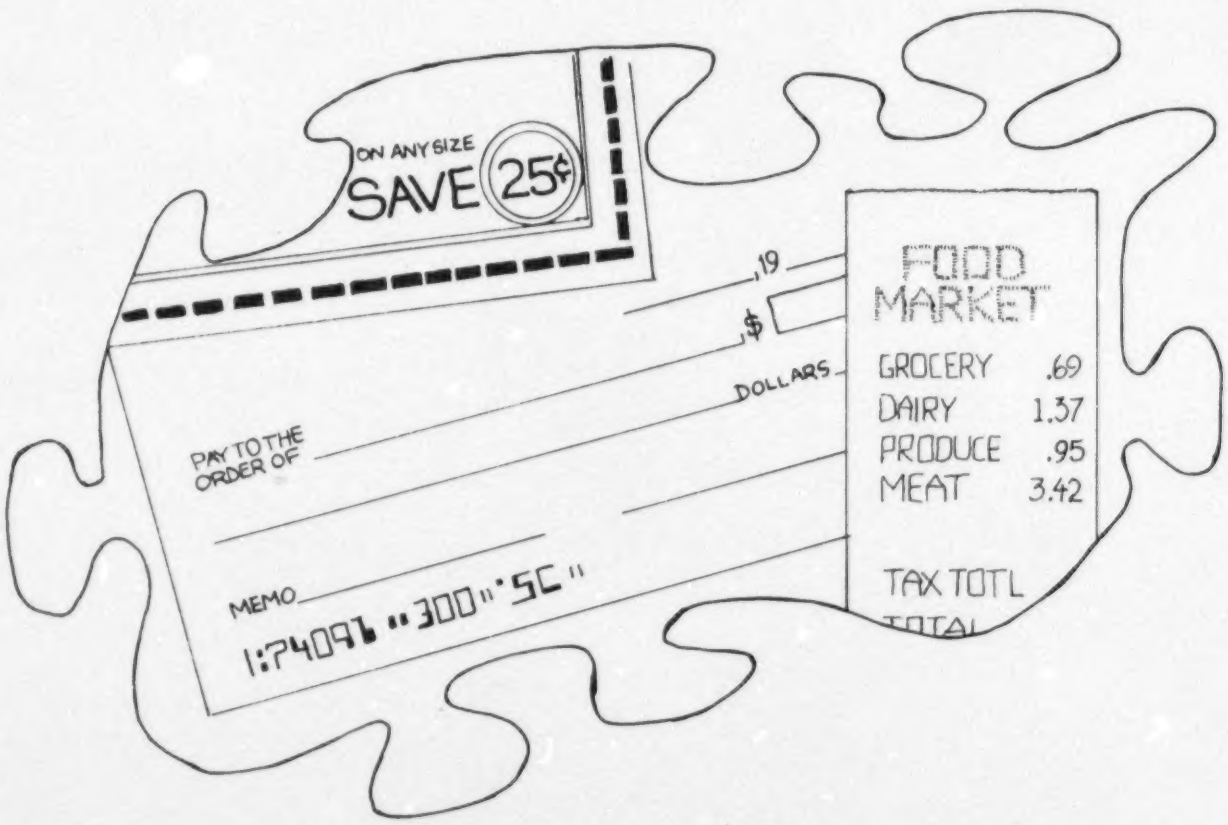
HOW MUCH MONEY WILL I NEED WHEN I START OUT?

The answer to this question depends on where you are going and what you plan to do until you find a place to live. If you are going to a new town where you don't know anyone, you will have to pay for meals and a place to stay. There will also be the cost of running your car or bus fare. Don't forget a little extra for emergencies like a blown tire, a muffler that falls off, or a traffic ticket. Things like this can ruin a good budget.

Sleeping and eating will be your biggest expenses. Single motel rooms cost $10-$40 per night. This includes a bath and usually a TV and a telephone. Some motels have special weekly rates. Inexpensive hotels, the YWCA or YMCA can be as low as $20-$25 per week, but will not have the convenience or privacy of a motel room; the bathroom may be down the hall. It is also possible to camp; or **in emergencies**, sleep in your car. Remember that you'll want to look good for interviews, so be sure you have a place to clean up.

In a hotel or motel there will be a desk clerk who will be able to take phone messages for you. It will be helpful to have a telephone number where employers can reach you or leave a message.

The cost of eating can also be controlled; you don't have to eat in a fancy restaurant for every meal. Some places have a company cafeteria that has reasonably priced meals. Some rooming houses will include breakfast, dinner, and pack a lunch for you. Others will allow you to use the kitchen to prepare meals. When you are looking for a place to stay, find out the rules about food in the rooms. You may be able to make sandwiches and avoid going out to eat. Some motels offer



free coffee and rolls in the morning. Be sure to find out the rules about food and follow them. You don't need the hassle of being thrown out of your room.

Many of these costs can be lowered by finding someone to travel with and to share expenses. Double rooms don't cost twice as much as single rooms. Traveling with someone also gives you a person to talk to and helps with the problems of moving to a new place.

If you have a friend or relative in town or nearby, it will change a lot. This is a good time to look up the aunt and uncle you haven't seen in 10 years. They may be able to give you a place to stay. Bring your sleeping bag so you'll be ready to sleep on the floor in the recreation room. You might even be invited for a few meals. This can be a big help in making the money you have last until the paychecks start. Best of all, they may know about a job opening somewhere. Be careful not to overstay your welcome. Remember, you're there to find a job, not for a vacation.

Room, meals, car, gas – how much money will you need? It could be as low as $100 or as high as $1000, depending on how you travel, live, and how long you have to wait for your first paycheck.

WHERE CAN I GET THE MONEY I WILL NEED?

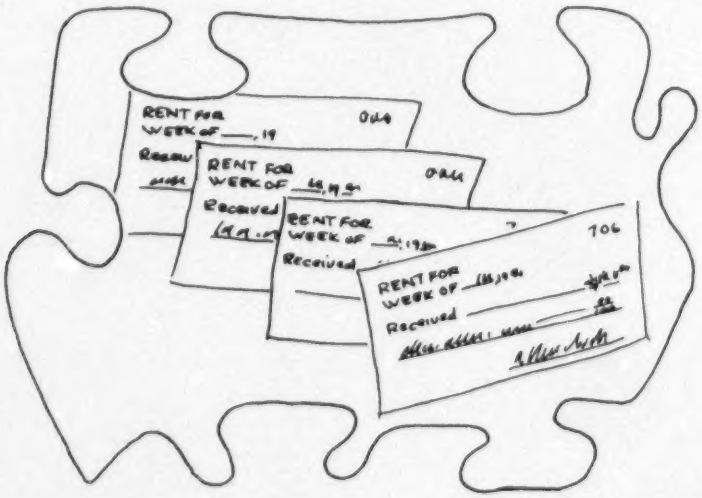
Some ideas are:

- Savings from part-time and summer jobs
- Graduation gifts
- Loans
- Selling the things you don't use anymore
- Income Tax refund

Take a hard look and you'll find a way.

WHEN WILL THE PAYCHECKS START?

A number of things happen between applying for a job and the first paycheck. Your application is processed, your references checked, and you are called in for an interview. After that the company may arrange for a physical and you wait for the results. Finally, you get the job and are given a starting date. Now you're all set. Right? Not quite yet. You've made it, but you still have to live until you get your first paycheck. Because of the payroll schedule and processing within your company, you may have to wait two to four weeks for your first paycheck.



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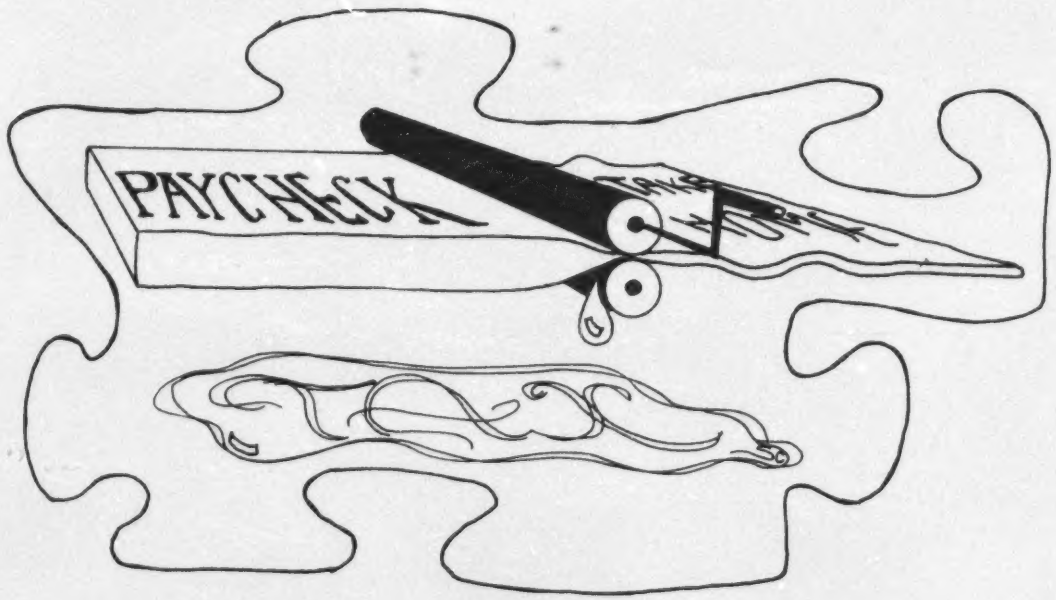
HOW MUCH MONEY WILL I TAKE HOME?

Let's look at your paycheck. As an example, let's say you make five dollars an hour. (If you make more or less, the idea is the same, but the numbers will change.) Five dollars per hour for 40 hours a week is $200, but you don't get all of that to spend. There are deductions that come out first. For a single person it would be about like this:

Gross earnings $5/hr x 40 hr/wk	$200.00	
	-22.90	Federal Income Tax = 11.3% (Percentage depends on income & dependents)
	177.40	
	-11.20	Michigan Income Tax = 5.6% (Will vary from state to state)
	166.20	
	-23.12	Social Security (FICA) = 11.56%
Net or Take-home Pay	$143.08	

If you have tools, safety equipment, uniforms, or clothing purchases on a payroll deduction plan, those will also be taken out. Union dues, insurance, or city income tax may also be deducted.



WHY SHOULD I MAKE UP A BUDGET?

Have any of these things happened to you?

- You had to borrow money the last two days before payday?
- You got a raise, but didn't seem to have any extra spending money.
- You forgot about the car insurance premium and couldn't make the payment when it was due?

A budget will help you see where you are spending your money. This will let you plan your spending and get the most from your money.

HOW DO I MAKE OUT A BUDGET?

Basically a budget compares the money you make to the money you save and spend.

It is usually easiest to make a budget for a month. A lot of your regular expenses are monthly – like the rent and utility bills. The rest of your expenses can be figured on a monthly basis. Monthly budgeting also means you only have to do the paper work once a month.

This is a sample of a budget worksheet. By following this sample you will be able to plan your own budget for a month.

BUDGET WORKSHEET for MARCH

INCOME Take-home pay per week $143 x 4 = Spendable income per month $572 ← Take-home pay is from page 7.

EXPENSES	Planned Amount	Actual Amount	
Savings or Emergency Fund (VERY IMPORTANT)	40	40	← Save regularly to be ready for vacations, lay-offs, new stereo, strikes, medical or dental expenses, etc.
Housing			
Rent	117	117	
Electricity	10	12	
Water	5	4	
Telephone	10	9	
Heat	20	20	← This can be easier to plan for if you are on a budget plan with 12 equal payments.
Food			
Meals eaten away from home. ($ 3 /meal x 5 meals/week.)	60	75	
Groceries for meals at home.	80	78	
Snacks & beverages. ($ 10 /week x 4)	40	43	
Transportation			
Car payment	—	—	
Insurance (6-month premium ÷ 6)	40	40	← Put this in the bank until the bill comes.
License fees	2	0	
Gas	40	37	
Oil, tune-ups, tires, maintenance & repairs	10	18	← Save enough each month to cover these when they come up.
Parking ($ — /day x ____ days)	—	—	
Bus fare or car pool or van pool ($ — /day x ____ days)	—	—	
Entertainment			
TV cable	3	3	
Movies	10	12	
Parties	20	22	
Records or tapes	10	13	
Sports (Admissions, equipment, license or fees)	10	5	
Concerts	10	12	
Clothes			
New clothes	20	24	
Uniforms	—	—	
Cleaning & laundry	8	7	
Personal			
Hair care	5	6	
Health care & toiletry items (soap, shampoo, band aids, etc.)	5	5	
Loan Payments	—	—	
Education			
Tuition & fees	—	—	
Books & supplies	—	—	
Other Expenses	—	—	
TOTAL (Should be the same as income.)	$575	$602	

What you planned to spend. ↑ What you really did spend.

Control spending better to stop cutting into savings.

Plan your spending for a month, and then keep track of your actual spending for the month. Don't be discouraged if there are a lot of differences. When you do your budget for next month, adjust it so the budget amounts and the actual amounts are closer to the same. You will have to repeat this a few times until you get it right. The amounts won't ever match exactly, but if you keep the budget amount and actual amount as close as possible, your budget will help control your spending. And it will help prepare you for emergencies and big bills.

BUDGET WORKSHEET for _____

INCOME Take-home pay per week $____ x 4 = Spendable income per month $__ __

EXPENSES	**Planned Amount**	**Actual Amount**
Savings or Emergency Fund (VERY IMPORTANT)	_____	_____
Housing		
Rent	_____	_____
Electricity	_____	_____
Water	_____	_____
Telephone	_____	_____
Heat	_____	_____
Food		
Meals eaten away from home. ($____/meal x ____ meals/week x 4)	_____	_____
Groceries for meals at home.	_____	_____
Snacks & beverages. ($____/week x 4)	_____	_____
Transportation		
Car payment	_____	_____
Insurance (6-month premium ÷ 6)	_____	_____
License fees	_____	_____
Gas	_____	_____
Oil, tune-ups, tires, maintenance & repairs	_____	_____
Parking ($____/day x ____ days)	_____	_____
Bus fare or car pool or van pool ($____/day x ____ days)	_____	_____
Entertainment		
TV cable	_____	_____
Movies	_____	_____
Parties	_____	_____
Records or tapes	_____	_____
Sports (Admissions, equipment, license or fees)	_____	_____
Concerts	_____	_____
Clothes		
New clothes	_____	_____
Uniforms	_____	_____
Cleaning & laundry	_____	_____
Personal		
Hair care	_____	_____
Health care & toiletry items (soap, shampoo, band aids, etc.)	_____	_____
Loan Payments	_____	_____
Education		
Tuition & fees	_____	_____
Books & supplies	_____	_____
Other Expenses	_____	_____
TOTAL (Should be the same as income.)	_____	_____

WHAT ABOUT SHIFT WORK PREMIUMS AND OVERTIME PAY?

Shift work premiums - YES

Many companies pay 10¢-30¢ per hour extra for people on 2nd or 3rd shift. If you are hired for one of these shifts and will be working it regularly, include the extra money in your budget.

Your employer must pay you time-and-a-half for any time you work over forty hours in a week. Should that be included as you set up your budget? NO! You really can't count on overtime. Set up your budget on regular earnings and use the overtime money to increase savings or for those extras not in your budget.

Overtime pay - NO

16

ROOMS AND APARTMENTS

HOW DO I FIND A PLACE TO LIVE?

Finding a place to stay will be one of our first challenges. There are a number of places that may be able to help. Start at the Chamber of Commerce where you can get a map of town and maybe a list of realtors and rental agencies.

- Check rental agencies and realtors who handle rental properties.
- Ask the personnel people where you work if they have a listing of rooms or apartments.
- Look on the bulletin board in grocery stores.
- Look in the want-ad section of the newspaper and shopper's guide.
- Put a card or note on the company bulletin board saying that you'd like to find a place to rent.
- If your town has a tenant's association, renter's union or housing co-op, they may be able to help you find a place.

WHAT ARE "REFERENCES"?

Apartment building owners or managers will often ask for references before they rent to you. Even if they don't ask for references, it wouldn't hurt to have a copy of at least two letters of recommendation with you. These letters should be from past apartment managers, bosses, or other adults. They should be about you personally, not about the skills you have for a job. They should tell how you treated the apartment you rented, how regularly you paid your rent, and how reliable you are.

WHAT SHOULD I CONSIDER WHEN RENTING A ROOM OR AN APARTMENT?

Rooms and apartments each have advantages and drawbacks. Rooms are usually cheaper but don't offer as much privacy. An apartment will probably give you more room, but the price will be higher. In this section you will find more about the advantages and disadvantages, and things to think about when making your decision.

ROOMS

A room usually costs less and may be what you choose until you can afford an apartment which gives more privacy and freedom. Rooms can be rented in private homes, some motels and hotels rent rooms by the month, and there are organizations such as the YMCA or YWCA that provide rooms. Some are clean, pleasant, attractive places to live; some are not. Check out the places carefully for yourself to be sure you'll be comfortable there.

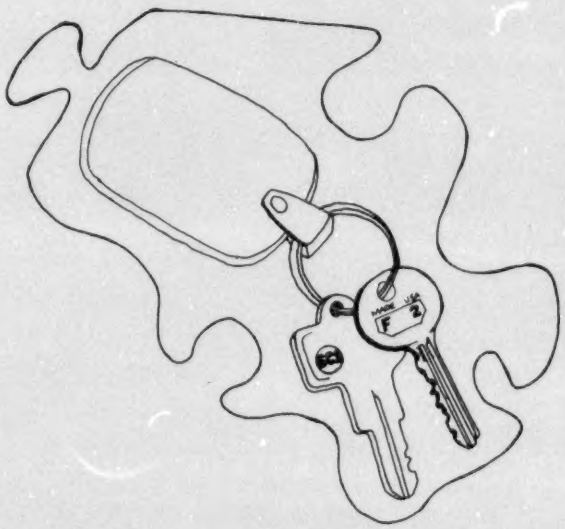
When looking at a room, check on how

close you will be to work, shopping, laundromat, bus lines, restaurants, and movies. Find out if there is a kitchen you can use. Some rooming houses will provide meals—even pack a lunch for you to take to work.

Are you allowed to have any food in your room? Can you have a hot plate in your room to fix meals? Also, find out the rules about alcohol and parties or visitors in your room.

APARTMENTS

An apartment will cost more than a room, but it will give you more privacy and a chance to save money by doing your own cooking. Apartments come in almost all sizes and price ranges. When you are looking at an apartment, there are some things you should ask about.



Security deposit. A security deposit or surety deposit is a payment (one month's rent) you make in advance to the owner. This guarantees that you won't wreck the place or leave without paying the last month's rent.

Utilities. Will the water, electricity, TV cable, and gas be in my name or the owner's? Is the cost of these included in the rent? Will I have to pay a deposit?

Neighbors. Is this the type of place where you will fit in and be comfortable? Do most of the people live the way you do? If you like to party a lot and your neighbors are all senior citizens who go to bed at 9:00, it might be better if you found another place.

Location. Is the building in a convenient spot in town? This is especially important if you are depending on public transportation. Is it a neighborhood you will be comfortable in? If you'd be afraid to go outside at night, you better look for another place.

WHAT IS A LEASE?

A lease is a legal contract between you and the owner. Some cities have laws about what can be in a lease. You can get a copy of the law from City Hall or from a local renters' or tenants' group. Generally, leases should include the following:

- The amount of the rent, when it must be paid, and what happens if the payments are late.
- The amount of the security deposit and conditions for the return of all or part of it.
- An inventory of the furnishings and the condition of everything.
- Conditions under which the rent can be raised during the time of the lease. Usually this is when taxes are raised.
- Conditions for ending the lease agreement. Can you give a 30-day notice before moving and still get back your deposit?
- Provisions for subletting. This is when you move and someone else rents the apartment. You will still be responsible for what happens in the apartment.
- Responsibility for utilities.

If you are under 21, your parents may have to co-sign with you on the lease. Don't be offended by this. The owner wouldn't rent to you if they didn't think you were going to be a good, responsible renter. Co-signing for someone under 21 is a legal requirement in some states.

WHAT WILL IT COST ME?

Apartment owners usually want a surety deposit or a security deposit before you move in. This deposit is one month's rent in most places. When you move out, the owner or manager will check the apartment and take the cost of cleaning and repairs out of your deposit before returning it. For this reason it pays to take good care of the apartment and keep it clean. Some owners will let you use the deposit (or what's left of it) toward the last month's rent.

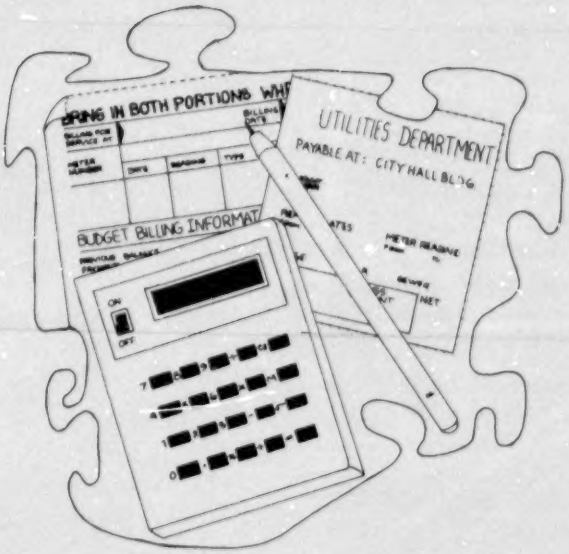
Some kind of deposit is required for most utilities – water, electricity, gas, and TV cable. If the cost of utilities is not part of the rent and if the utility bills are put in your name, it will cost you some money to get started. If the bills are in the owner's name rather than your name, you won't need to make a deposit. The cost of deposits vary depending on the city and the company. Some will not ask for any deposit, but there may be an installation charge. In other places you may have to pay as much as $120 for a water and electricity deposit. Be sure to find out what the deposit and installation or change-over charges will be before you decide to move into your apartment. Also, find out what you need to do to get your deposit back. Some of these expenses, like the phone and TV, can be postponed for awhile. Others can be shared with roommates. If you pay your bills on time and don't wreck the apartment, much of this will be refunded.

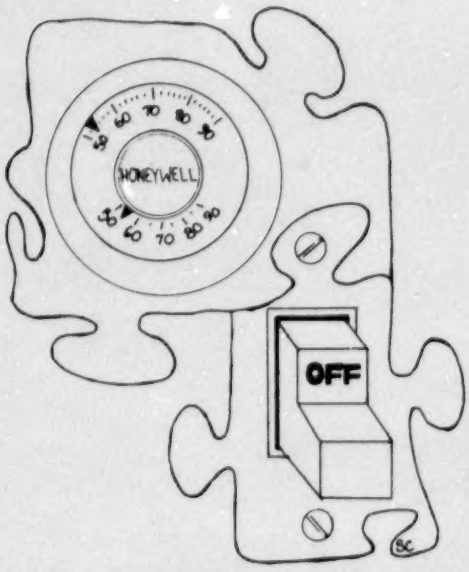
HOUSING COSTS

DEPOSITS, CHANGE-OVER FEES, OR PREPAYMENTS (Before you move in)	Option 1	Option 2
Rent or Security Deposit	_____	_____
Gas	_____	_____
Electricity	_____	_____
Water & Sewer	_____	_____
Telephone	_____	_____
Furniture	_____	_____
TV	_____	_____
MONTHLY EXPENSES		
Rent	_____	_____
Gas	_____	_____
Electricity	_____	_____
Water & Sewer	_____	_____
Garbage Pick-up	_____	_____
Meals (Eaten away from home because of limited cooking facilities)	_____	_____
Furniture Rental	_____	_____
Other	_____	_____
TOTAL	_____	_____

Don't forget to include these things in your overall budget.

This worksheet will help you find the cost of an apartment or compare costs of two different places to stay. Some of these costs will have to be paid before you move in, others will be paid while you are living there. Some of the deposits you pay will be refunded later, but they will still be an expense for you when you move in. The first section covers things to pay before moving. The second section covers monthly living expenses.





This may be a good place for a word on utility bills. You can keep them down by using good conservation practices. Turn down the heat; shut off the lights you aren't using; turn the water completely off; wash, don't dream in the shower; shut the TV off if you're not watching it. Sounds like your parents talking, doesn't it? Pay the bills when they are due, follow your budget and don't get behind. Catch up is a tough game to play.

AN UNFURNISHED APARTMENT IS CHEAPER –WHERE CAN I GET FURNITURE?

Most apartments come with a stove and refrigerator, but the rest is up to you. Furnishing an apartment or room can be done quite reasonably if you can scrounge from family, relatives, and friends. Almost everyone has something they aren't using that you need; don't be afraid to ask. Bedroom furniture, living room furniture, a kitchen set, dishes, silverware, pots and pans, small appliances can all be found somewhere. If the distance is too great to move the stuff from home to your new location, check out second-hand stores, auction sales, Goodwill stores, and other places that have items donated to them to fix up and sell. Also look in the classified ads section of your newspaper and shoppers' guide. You can get some reasonably priced, serviceable items that will do the job until you can afford something better.

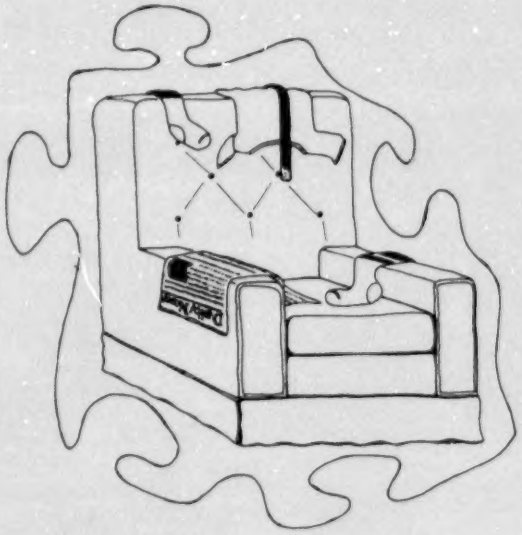
Some towns have businesses that rent furniture. This can be a way to furnish your apartment for now, and you can buy furniture inexpensively when they auction off the furniture they're replacing. Also, keep in mind that you can tell your grandkids about how rough it was when you started out on your own.

WHAT SHOULD I LOOK FOR WHEN CHOOSING A ROOMMATE?

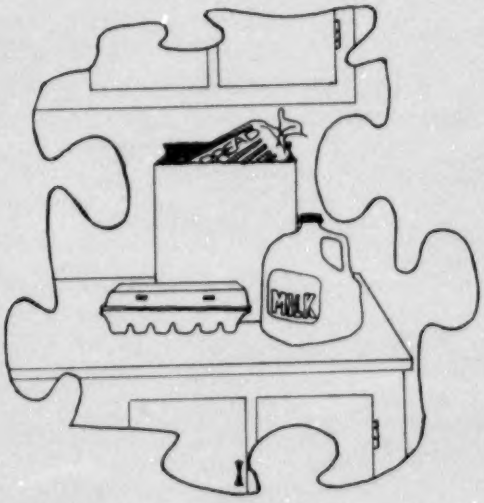
Sharing an apartment with one, two, three or more people has some definite advantages. You share expenses and have company; but, at times, problems do come up, so be sure your roommates are people you can work out problems with. Everybody has to compromise and learn to share, get along, and do their part when sharing an apartment.

When choosing a roommate, talk about your attitudes and values. You will be going through a lot together, so pick people you can get along with. Try to find people whose ideas about smoking, housekeeping, parties, the opposite sex, hobbies, and music are similar to yours. It is also helpful if you and your roommates work the same shift.

Choose your roommates carefully. Stay away from people who get into things that make you uncomfortable. You know what's right for you. Find friends and roommates you enjoy being with and who have values you can accept.



HOW CAN I MAKE LIFE IN THE APARTMENT AS PEACEFUL AS POSSIBLE?



Once you've chosen a roommate and moved into an apartment, there are things you can do to avoid problems. Disagreements among roommates usually stem from one not respecting the privacy or property of others or not doing their share of the work. Stay out unless invited, hands off unless given permission, and expect to do a bit more than what you think is your share. Things will go much better.

The refrigerator can be a real problem area. If you're sharing meals or cooking separately, what belongs to your roommate isn't yours and what belongs to the two of you isn't yours either; you **share** it. Problems usually come up when one person has friends over. They raid the refrigerator, eat the week's groceries, drink everything in sight, then leave. You're too broke to replace it all and your roommate comes home hot, tired, hungry, and dry. Now you have a real problem.

A few thoughts on cleaning. Cleaning we do just before we move out – right? Wrong! Do it all the time. Wash the dishes when you finish eating. Make your bed and straighten your room when you get up. Empty the ashtrays often. Throw away that can when you finish it. Sweep the floor before it gets sticky and crunchy. Take out the garbage on your way out. Leave the bathroom cleaner than you found it. When it comes to cleaning, do it now and keep it clean all the time. It's easy to do once you get used to it and it eliminates a lot of problems.

HOW CAN I BE A GOOD NEIGHBOR?

The best way to handle problems with your neighbors is to avoid letting trouble start. When you look for a room or an apartment, learn as much as you can about the people living in the same area. Are they your age? Do they work nights and sleep in the daytime? Do they have a lot of parties?

The other key to good relations with your neighbors is to show respect and consideration. If you turn the TV and stereo down so the neighbors can't hear them, problems will be avoided.

Parties can also get too loud. Either keep it quiet, invite **ALL** the neighbors, or find another place to get together where no one will be bothered. Some apartments have a club house or rooms where parties won't disturb others or mess up an apartment. Remember that many people work the 2nd or 3rd shift, even on weekends, and have to sleep during the day.

Do your share of the work around the building like shoveling the sidewalk, mowing the law, or cleaning the halls. Show respect for your neighbors by asking permission before using things that belong to them. Be careful not to block other people's parking places. A little extra effort on your part will make getting along with neighbors easy and pleasant for everyone.

WHAT CAN I DO IF I HAVE TROUBLE WITH THE BUILDING OWNER?

First – sit down with the owner or manager and try to work things out – calmly and quietly. No problems are solved by yelling or arguing. Try to explain your point of view so the owner can understand what's bothering you. Then try to understand the owner's concern. There are always two points of view, and the solution to most problems is somewhere in the middle. Be ready to give a little.

Many cities have rules for the responsibilities of renters and owners. You can get a copy of these from the city hall, the public library, or the local tenants group.

If calmly talking doesn't work, you may need to get some legal advice.

WHERE CAN I GET GOOD LEGAL ADVICE?

Once in awhile we all run into situations where we need legal advice. It may be as simple as looking over some legal papers or as complex as a court case. No matter how serious the problem, if you think you're going to need a lawyer, see one as soon as possible. Do this before signing any documents or making statements which you will later regret or might be costly. Quite often a lawyer who enters a situation early can stop things before they develop into major problems.

To find a lawyer ask your friends or the people you work with if they know or can recommend someone. If this doesn't work, many states have a referral service. This is usually run by the State Bar Association and located in the state's capitol. For example, in the Yellow Pages under "Attorneys" in Michigan, you'll find "Lawyer Referral Service." Call the toll-free number, explain your problem, and they will suggest who you can contact in your community. When you have decided on an attorney, call and make an appointment. It is important to talk about the charges the first time you visit the lawyer.

2

CARS AND BUSSES

WHAT WILL IT COST TO OPERATE MY CAR?

Your own car can be the most convenient way to get around town. It is there to take you where you want to go, when you want to go. The drawback to a car is the cost. This worksheet will help you find the cost of running your car. You can also use it to compare the cost of two different transportation options. Put down the costs that apply to each of the options you are considering. Be as accurate as possible when you have to estimate costs like gas and repairs. Comparing the totals will let you see which transportation option is the least expensive. Be sure to include these costs in your overall budget.

If you have a new car or a poor driving record, plan to pay a lot more. Shop around at different insurance agencies to find the best price for the coverage you want.

The cost of maintenance will depend on the age of your car, how you drive it, and how much of the work you can do yourself. In some cities you will find places that have stalls you can rent to work on your car. There are also some car maintenance co-ops where you pay a fee to join the co-op and then get a discount on the cost of repairs. Co-ops are owned by the members and keep prices down by having members do most of the work. Be prepared to help out a few hours each month.

If you're not into doing your own car repair, ask people at work or friends to suggest a reliable place to have your work done. You might want to think about taking a beginning car repair course in the evening. You could learn to fix your car, save money, and meet new people all at the same time.

If you have a job in a downtown area where you have to pay to park in a lot or parking garage, be sure to look around. Sometimes you can save some money by buying a monthly parking ticket or by parking a block further from work.

TRANSPORTATION COSTS - MONTHLY EXPENSES

	Option 1	Option 2
Loan Payment	_____	_____
Insurance	_____	_____
Gas	_____	_____
Maintenance and Repairs (include things like oil, filters, tires, parts, wax, etc.)	_____	_____
Garage Rental	_____	_____
Parking	_____	_____
Bus Fare/Car Pool/Van Pool to and from work	_____	_____
TOTAL	_____	_____

The cost of your insurance will depend on a number of things:

- The type of coverage you want to buy
- The value of your car
- Your driving record
- Where you live

WHAT DO I NEED TO DO WHEN I MOVE WITH MY CAR TO A NEW AREA?

1. Have your driver's license changed to show your new address or get a new driver's license if you have moved to another state. Usually you have 30 days to do this. Study for their test; laws may be different from state to state. (This may be a good time to register to vote.)

2. License your car in your new state, again within 30 days. You will need the title, registration, and proof of insurance.

3. Check local laws and traffic regulations. Watch for overnight parking rules and restricted winter parking.

HOW CAN I GET ALONG WITHOUT A CAR?

Good question! Many of us have learned to depend on cars so much it doesn't seem possible to be without one. Let's look at the advantages and disadvantages of a number of options. You will have to decide which of these will work in your situation.

PUBLIC TRANSPORTATION

Many cities have some form of public transportation system. Check with your school placement office to see what information they have on the kinds of transportation that are available in the city you are going to.

Busses. Some larger cities have bus lines that run on regular routes with regular schedules. Check with the personnel office where you work, the city transportation office, or the Chamber of Commerce office to get a map of where the busses go and a schedule. Busses are usually cheap and often have routes that go near large employers just before and after working hours. This can be a reliable and inexpensive way to get to work. If you are not working the day shift, check the schedule to see if the bus runs when you need it. Also check the route map to see if the bus can take you shopping, to the laundromat, and to other places you will want to go. Remember, busses only go on their regular routes and only on their regular schedule.

Dial-a-Ride. Some cities have a public transportation system similar to a taxi cab. After you phone the office, a small bus picks you up at home and drops you off where you want to go. The bus will also pick up and drop off other people along the way. You need to allow some extra time when you use this type of transportation. You can eliminate some waiting time by calling an hour or two ahead of time and telling the dispatcher where you want to go and when. Many dial-a-ride systems will let you set up a regular ride to and from work each day. They will pick you up at home at the same time each day and take you to work. Be ready when they arrive, because they can't wait for you to finish breakfast. This can be an inexpensive way to get around town and will take you from your door to where you're going. Plan on waiting to be picked up and then taking the long route to get where you are going.

Taxi Cabs. In most cities the price of cabs puts them in the emergency-use category. A cab will come to your home and take you anywhere you want to go; but, because they are moving only you, they are quite expensive. It is a way to get to work on a morning when your car won't start or you overslept and missed your bus.

PRIVATE TRANSPORTATION

Car Pools. If you can find some people who live near you and work when you do, you can form a car pool. You may have to drive your car once in awhile. If you don't have a car, you might be able to pay a couple of dollars a week to the people who do drive. Car pools are good if you can depend on everyone in them to be on time – don't make everyone late by not being ready. Let the others know if you're not going to work or won't be ready. A disadvantage to car pools is that you can't do anything on the way home from work like pick up some groceries or do your laundry. You may also have a problem if you have to work overtime when the others don't.

Van Pools. Some companies buy vans that are driven to and from work by employees. You pay a few dollars to cover operating expenses. This has the same advantages and disadvantages as a car pool except the company owns the van. Check with the company personnel office on this or car pooling.

Bicycle or Walking. Can you find a place to live that is close enough to work, shopping, and the other places you need to go that you can walk or ride a bike? These are inexpensive; and think of the great exercise you'll get!

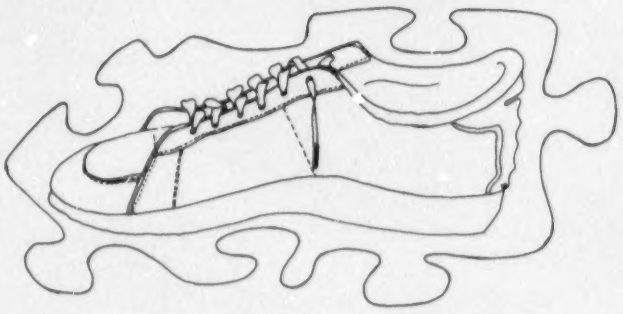
YOUR NEW HOMETOWN

HOW CAN I LEARN MORE ABOUT MY NEW HOMETOWN?

You can get some information on your new town before you go. The job placement office will be able to give you some things. The clergy at your church can tell you what is available in your new town. Leaders in organizations you've been active in; Girl Scouts, Junior Achievement, Key Club, etc., may be able to give you names of people to contact.

When you get to your new hometown, go to the Chamber of Commerce. They will have a map of the town and the surrounding area, as well as guides to things to see, places to go, entertainment, clubs, and places of worship. If they don't have a map and schedules of the public transportation (bus, train, subway), they'll be able to tell you where to get one. The public library will also have information about the industries in town and the town's history.

In your spare time, take the maps and begin exploring; on foot, in your car, or using public transportation. Pick a place to go using your guides and the map. Allow yourself plenty of time to look around, make a side trip to something that interests you;



even get lost a bit. Soon you'll become familiar with more and more of the area, find it easy to get around, and begin feeling at home. One of your first trips might include the nearest hospital so you know how to get there in case you find yourself in need of some help.

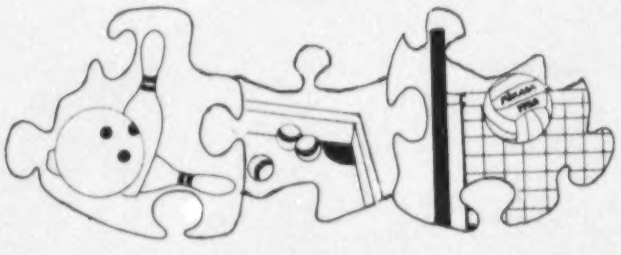
The Yellow Pages of the telephone book can help you find shopping, laundromats, entertainment, government offices, the police station, and other services you may need. Usually you'll find things grouped along a street or two fairly close to you. Make it a point to get to know where these things are. Take a walk or a ride and look things over.

WHAT IS A COMMUNITY PROFILE?

It is a file of information that includes lists of businesses, schools, health care facilities, weather conditions, clubs and organizations, public transportation, things to see and do, and churches or synagogues. You can get this information from the Chamber of Commerce. Your school placement office may also have a community profile on the city you are moving to.

THERE'S NOTHING TO DO HERE WHAT CAN I DO WITH MY TIME?

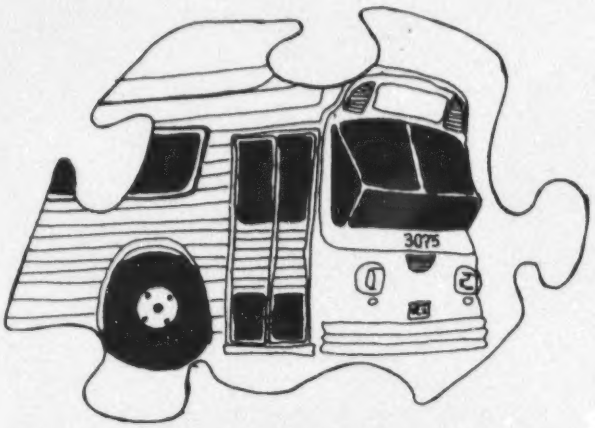
Here are some suggestions to use to start becoming an active member of your new hometown. Remember that you are the newcomer and will have to make most of the effort.



- Talk to people on breaks and during off hours. You'll soon find people with a common interest who can help you find what you're looking for.
- Check the Chamber of Commerce, usually in the phone book under "Chamber of Commerce", for a guide to Civic Clubs and Organizations, and

an Entertainment Guide and Recreation Guide. Tell them what you are interested in; they are always very helpful.

- Check the newspapers for ads and announcements of things going on in the area. If it sounds good to you, force yourself to get out and attend. You'll meet people and begin to enjoy things in the area.



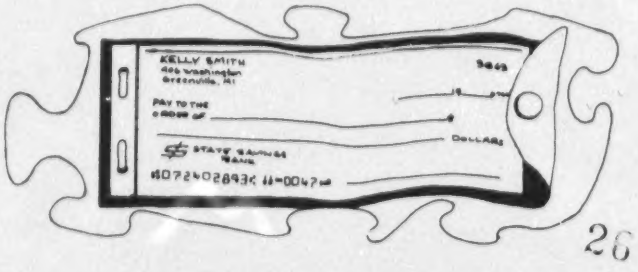
- Listen to local radio and watch local TV for happenings that interest you.
- See if some of the organizations you belonged to before have chapters in your new hometown.
- Get involved with people. Talk to Big Brothers/Big Sisters or to the local Girl Scouts or Boy Scouts to see if there is something you can do to help.
- Call the Welcome Wagon and tell them you are a newcomer. They'll come and see you, tell you about the area, and try to help you find the things that interest you. They also have gifts and certificates for gifts and services from various area merchants that help you get acquainted.
- Get involved in activities at your place of worship.
- Sign up for classes at the community school or community college. These could be "enrichment" (hobby) classes or classes that would improve your job skills.

WHAT CAN A BANK OR CREDIT UNION DO FOR ME?

One of the first places you will want to go to is a bank or credit union. Many large employers have their own credit unions. Ask at the personnel office. A company credit union will often be more convenient and you may be able to have part of your pay put directly into your checking or savings account. To open an account you may need your social security number, a permanent address, and proof of employment.

CHECKING ACCOUNTS

The first service you will want from a bank or credit union is a checking account. Checks are good because they give you a record of bills you've paid. A checkbook also saves you from having to keep too much cash on hand. The hardest thing to learn about a checking account is that it isn't a magic money tree. Money has to be put in, and then you can't take out more than you put in. Balance your checkbook after each check or deposit. Then check your balance against the bank's balance each month when the statement comes. The people at the bank will be glad to show you how to do this. It is much easier to do this regularly than it is to try and straighten out a mess that has been growing for two or three months.



SAVINGS ACCOUNTS

You will also want to set up a savings account. It is a good place to put the money you're going to save each month to use for car insurance and other major expenses. When emergencies come up, or if there is a lay-off or strike, you'll be glad you have some money saved to get by on. Most people find it easier to save money where it is a little harder to get at. This is the main advantage of a savings account. They also will pay some interest so your money will be working for you.

CREDIT AND LOANS

During your lifetime credit can be one of the best friends you have. Credit must be treated like a friend; don't abuse it, don't take unfair advantage of it, and keep your word. When making credit decisions, banks look at:

- What percentage of your income is being used to pay other loans or debts.
- How well you handled your money in the past, paid off loans on time, no checking overdrafts, etc.
- How long you've kept your job.
- Your police record.

Bankers want to help you stay out of financial trouble. If something happens-lay-off, sickness, etc.-that keeps you from making payments; go to the bank. If you will go to them, they can help you with reduced payments until things get straightened out. Don't wait until you have missed so many payments that they come after you.

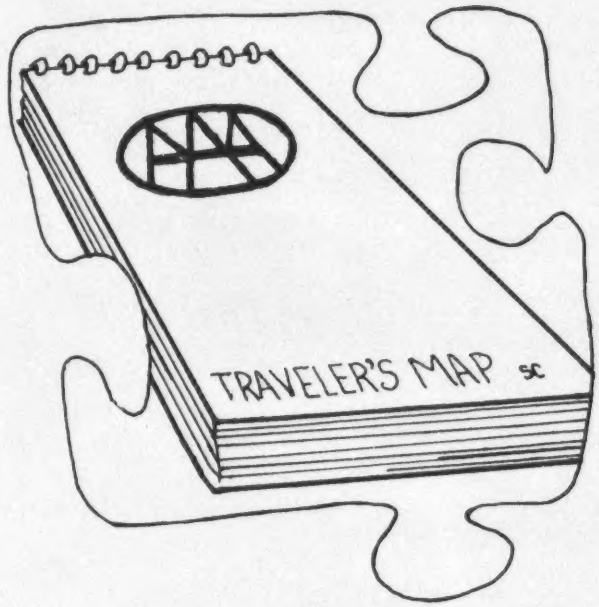
ON THE ROAD

HOW SHOULD I PLAN MY TRIP?

Use a good map to plan your route through the areas you want to visit.

There are motel chains that are clean, safe, and reasonable that you can use while on the road. Your job placement office or a friend who does a lot of traveling can recommend these to you. Pick up copies of their directories, which will give you locations, rates, and other information. If you can plan your travel time well enough to know where you will be spending each night, it would be a good idea to reserve a place to stay before you leave home. Even if you can't plan for more than a day, you can save yourself some trouble by calling ahead for reservations. Most motel chains have an 800 number you can use toll free.

If you or your family belong to AAA, Amoco, or some other motor club, you may be able to let them do your planning. These services are usually reasonably priced and do a good job of showing which roads to take and what motels and restaurants are available.



ARE THERE WAYS I CAN SAVE MONEY WHEN I TRAVEL?

Generally, the further you are from an expressway, the lower prices will be. You may have to shop around more, but if you will get away from the highway and into a community, you will be able to save money on gas, food, and a place to stay.

When looking for a motel, find a phone and call some of the places listed in the Yellow Pages. Ask about prices and facilities. You may be surprised to find that it only costs a few dollars more to stay in a large motel with a pool than it does for a small place near the expressway.

Some colleges and universities rent dormitory rooms to travelers during the summer. These are inexpensive; and when they include the use of campus facilities. it's a great deal. Check your local library for directories that tell what schools are doing this and what services they offer.

If the weather is nice, buy some food at a grocery store and have a picnic rather than having lunch and dinner in restaurants. Have breakfast in your room before leaving in the morning. Bring along a cooler so

you can avoid as many restaurant meals as possible.

Camping is another way to cut costs. There is a variety of national, state, and county parks and campgrounds as well as commercial places that can be used while you are traveling. Camping will require some extra planning on your part to be sure you have a place to stay. Commercial campgrounds have directories you can use to plan your trip and make reservations. Some national, state, and local campgrounds also accept reservations. Check on costs and facilities. Are water, sewer and electrical hook-ups available and how much extra? Do they have hot showers and bath facilities? How much extra? Check the bookstores for a good campground guide; they may have all the information you'll need. You can also get camping information from travel clubs like AAA or Amoco. Camping out along the way can save you a lot of money and be enjoyable, but it is not for everyone. Check it out.

After a couple of nights of camping out you may want to get into a motel for a change of pace. Keep in mind that while you want to save money, you also want to arrive at your destination sharp, alert, and rested; ready to get going on your job.

HOW CAN I TRAVEL SAFELY AND AVOID BEING RIPPED OFF?

The best advice may be, just avoid places and situations that make you feel uncomfortable. In addition to staying in areas where you feel safe, there are some things you can do. Most people are basically honest–don't tempt them.

- Before you leave, buy traveler's checks. You probably won't be able to use personal checks when you're away from home. Be sure you understand what must be done to replace them if they're lost or stolen. You'll have to plan ahead for cashing travelers' checks because not all businesses take them. They'll be easiest to cash at places that do business with a lot of travelers.
- Carry only as much cash as you can afford to lose.
- Don't flash around a big wad of cash. That's asking for trouble.
- Don't leave anything valuable in your car where someone can see it. Put valuables in the car trunk, even if you're only going to be gone for a minute.
- Lock the doors and take the keys.
- Park in a well lighted place.
- When you stop to eat, park where you will be able to see the car while you eat.
- Remember pick-ups and vans are prime targets for thieves; be even more cautious.
- Motel desk clerks usually have a safe where you can store valuables. Get a receipt.
- Never leave anything of value in a motel or hotel room.
- When you go to bed, lock the door and use the safety chain. If you don't trust the lock, wedge a chair under the door knob.
- Before you leave home give someone an itinerary telling where you'll be staying each night. If you're not sure of your travel schedule, call home every couple of days to let folks know where you are and how you're getting along.

CHECK LIST

_____ Personnel Packets

_____ Resume or Personal Data Sheet

_____ Certification papers, check to see if these will be valid in your new area.

_____ Task list or description of what you can do.

_____ References, at least three.

_____ Awards

_____ Social Security Card, this number is often used for identification.

_____ Copy of Birth Certificate, this proves date of birth and citizenship.

_____ Driver's License, be sure to make the necessary changes when you move.

_____ Car Registration and Proof of Insurance, be sure to make the necessary changes when you move.

_____ Tool kit or equipment needed for your job.

_____ Appointment schedules for interviews, tests, and meetings. Enter these on the planning calendar.

_____ Names, titles, addresses, and phone numbers of the people you will be contacting about jobs.

_____ Traveler's checks

_____ Maps

_____ Motel reservations

_____ Itinerary for the folks at home

_____ Emergency phone numbers

_____ Things you need to start housekeeping

_____ Medical and Dental Records

_____ Medical insurance information

_____ Personal contacts in the new area

_____ _____

_____ _____

_____ _____

NOTES

PLANNING CALENDAR

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.

60 Days_____ 90 Days_____

NAMES / ADDRESSES